

April

UNITED STATES BANKRUPTCY COURT
DISTRICT OF

In re Louisa Correa

Case No. 19-31542
Reporting Period: April 20

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-1 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	✓	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	N/A	
Copies of bank statements		✓	
Cash disbursements journals		✓	
Statement of Operations		N/A	
Balance Sheet		N/A	
Status of Postpetition Taxes		✓	
Copies of IRS Form 6123 or payment receipt		N/A	
Copies of tax returns filed during reporting period		N/A	
Summary of Unpaid Postpetition Debts		✓	
Listing of aged accounts payable		N/A	
Accounts Receivable Reconciliation and Aging		N/A	
Debtor Questionnaire		✓	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Louisa Correa
Signature of Debtor

Date 4-30-20

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

April/20

In re Louisa Correg
Debtor

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	N/A	
+ Amounts billed during the period	N/A	
- Amounts collected during the period	N/A	
Total Accounts Receivable at the end of the reporting period	N/A	
Accounts Receivable Aging		Amount
0 - 30 days old	N/A	
31 - 60 days old	N/A	
61 - 90 days old	N/A	
91+ days old	N/A	
Total Accounts Receivable	N/A	
Amount considered uncollectible (Bad Debt)	N/A	
Accounts Receivable (Net)	N/A	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✓
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		✓

LC 4/30/20
FORM MOR/5
(04/07)

In re Louisa Correa
Debtor

Case No. 19-35112
Reporting Period: April 20

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Federal						
Withholding	-0-					
FICA-Employee	-0-					
FICA-Employer	-0-					
Unemployment	-0-					
Income	-0-					
Other:						
Total Federal Taxes	-0-					
State and Local						
Withholding	N/A					
Sales	N/A					
Excise	N/A					
Unemployment	N/A					
Real Property	N/A					
Personal Property	N/A					
Other:						
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	0-30	31-60	61-90	Over 90	Total
Accounts Payable	-0-					
Wages Payable	-0-					
Taxes Payable	-0-					
Rent/Leases-Building	-0-					
Rent/Leases-Equipment	872.92					872.92
Secured Debt/Adequate Protection Payments	8878.87					8878.87
Professional Fees <u>Wells Fargo</u>	211.16					211.16
Amounts Due to Insiders*						
Other:						
Other:						
Total Postpetition Debts						<u>9,962.95</u>

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

L.C. 4/30/20.

In re: Louisa Correa
Debtor

Case No. 19-31542
Reporting Period Apr 7/20

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	9106.90	
RECEIPTS		
Wages (Net)	-0-	17249.77
Interest and Dividend Income	-0-	-0-
Alimony and Child Support	1324.72	
Social Security and Pension Income	-0-	-0-
Sale of Assets	-0-	-0-
Other Income (attach schedule)	-0-	-0-
Total Receipts	2980.82 (ins. payment for lawn)	2980.82
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	-0-	
Rental Payment(s)	1315.38	
Other Secured Note Payments	711.16	
Utilities	923-316.23 + 21 307.38	
Insurance		
Auto Expense	496.14	
Lease Payments	530-	
IRA Contributions	-0-	
Repairs and Maintenance	1002.44	3023.07
Medical Expenses		
Household Expenses	1002.44	1809.37
Charitable Contributions	-0-	
Alimony and Child Support Payments	-0-	
Taxes - Real Estate	-0-	
Taxes - Personal Property	-0-	
Taxes - Other (attach schedule)	-0-	
Travel and Entertainment	21.83	
Gifts	-0-	
Other (attach schedule)	child school	
Total Ordinary Disbursements	7959.56	
REORGANIZATION ITEMS:		
Professional Fees	-0-	
U. S. Trustee Fees	-0-	
Other Reorganization Expenses (attach schedule)	-0-	
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)		
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)	5452.88	

Deposit of \$ 2980.82, 4/13 was from a car crash on my front lawn. Money was sent to me for my lawn clean up and repairs.

In re Louisa Conrea
Debtor

Case No. 19-31542
Reporting Period: April 20

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<u>Other Income</u>		
<u>Other Taxes</u>		
<u>Other Ordinary Disbursements</u>		
<u>Dog Food</u>	<u>140.35</u>	
<u>Other Reorganization Expenses</u>		

FORM MOR-1 (INDV) (CON'T)
(9/99)

S.C.
4/30/20

Wells Fargo Everyday Checking

April 30, 2020 ■ Page 1 of 5



LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH11 CASE #19-31542 (NJ)
372 FOREST AVE
PARAMUS NJ 07652-5518

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wellsfargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wellsfargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 4/1	\$9,106.90
Deposits/Additions	6,549.70
Withdrawals/Subtractions	- 10,223.21
Ending balance on 4/30	\$5,433.39

Account number

LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH11 CASE #19-31542 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN):

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

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Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/1		RTP From Venmo on 04/01 Ref#20200401021000021P1Brijpm01080034189	123.75		
4/1		RTP From Venmo on 04/01 Ref#20200401021000021P1Brijpm01070034854	495.00		
4/1		RTP From Venmo on 04/01 Ref#20200401021000021P1Brijpm00080033416	990.00		
4/1		Purchase authorized on 03/31 Cash App*Matt 8774174551 CA S300091620880617 Card 6916		20.00	
4/1		Purchase authorized on 03/31 Cash App*Matt 8774174551 CA S380091675596885 Card 6916		5.00	
4/1		Purchase authorized on 03/31 Cash App*Matt 8774174551 CA S580091739530063 Card 6916		10.00	
4/1		Purchase authorized on 03/31 Cash App*Matt 8774174551 CA S580092033816691 Card 6916		20.00	
4/1		Purchase authorized on 03/31 Cash App*Matt 8774174551 CA S460092041460824 Card 6916		3.00	10,657.65
4/2		Purchase authorized on 03/31 New Bridge Veterin Bergenfield NJ S460091608785974 Card 6916		103.85	
4/2		Purchase authorized on 04/01 Cash App*Matt 8774174551 CA S380093061057047 Card 6916		123.75	
4/2		Purchase authorized on 04/01 Cash App*Savanna C 8774174551 CA S300093065155210 Card 6916		495.00	
4/2		Purchase authorized on 04/01 Cash App*Savanna C 8774174551 CA S580093068629873 Card 6916		990.00	8,945.05
4/3		Purchase authorized on 04/02 Cash App*Ethan Ste 8774174551 CA S300093632997384 Card 6916		5.00	
4/3		Purchase authorized on 04/02 McDonald's F142 Fair Lawn NJ S460093669048507 Card 6916		17.07	8,922.98
4/6		Purchase authorized on 04/03 Cash App*Matt 8774174551 CA S580094688937710 Card 6916		13.00	8,909.98
4/7		Purchase authorized on 04/05 Shake Shack 1001 646-747-7200 NY S300096724742588 Card 6916		21.91	8,888.07
4/8		Purchase authorized on 04/07 Stew Leonards-Para Paramus NJ S580098774332942 Card 6916		154.13	8,733.94
4/10		Purchase authorized on 04/08 Apple.Com/Bill 866-712-7753 CA S300100197288817 Card 6916		1.06	
4/10		Recurring Payment authorized on 04/08 Apple.Com/Bill 866-712-7753 CA S300100197289117 Card 6916		14.99	
4/10		Recurring Payment authorized on 04/08 Apple.Com/Bill 866-712-7753 CA S460100197864876 Card 6916		2.99	
4/10		Recurring Payment authorized on 04/09 Apple.Com/Bill 866-712-7753 CA S580100315255647 Card 6916		13.85	8,701.05
4/13		ATM Check Deposit on 04/12 1 Johnson Ave Hackensack NJ 0002864 ATM ID 6564V Card 6916	2,980.82		
4/13		Purchase authorized on 04/11 Fuel 4 Paramus Paramus NJ S460102761837511 Card 6916		24.53	
4/13		Purchase authorized on 04/11 Westwood Prime Mea Westwood NJ S580102843772601 Card 6916		81.85	
4/13		Purchase authorized on 04/11 Cash App*Matt 8774174551 CA S300103028657149 Card 6916		20.00	
4/13		Purchase authorized on 04/12 Total Wine and Mor River Edge NJ S380103761458903 Card 6916		59.68	11,495.81
4/16	^ 131	Pseg Checkpaymt 200416 00131 6630224418		316.23	11,179.58
4/17	133	Check		200.00	
4/17	^ 130	Verizon Payments 200417 00130 6559715760001		307.38	10,672.20
4/20		Purchase authorized on 04/16 The 130 Club Tenafly NJ S580107793911273 Card 6916		159.70	
4/20		Purchase authorized on 04/17 Monat Global Corp 844-696-6628 FL S580109037803016 Card 6916		119.14	

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WELLS
FARGO**Transaction history (continued)**

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
4/20		Purchase authorized on 04/18 Cash App*Matt 8774174551 CA S460110120495069 Card 6916		10.00	
4/20		Purchase authorized on 04/19 Test Innovators 800-280-1857 WA S460110796169662 Card 6916		399.99	
4/20		Purchase authorized on 04/19 Cash App*Matt 8774174551 CA S380111072346859 Card 6916		20.00	
4/20	129	Check		495.14	9,468.23
4/21		ATM Check Deposit on 04/21 1 Johnson Ave Hackensack NJ 0004848 ATM ID 6564V Card 6916	1,324.72		
4/21		Purchase authorized on 04/19 Bloomingdales .CO 800-289-6229 OH S300110747716880 Card 6916		149.53	
4/21		Purchase authorized on 04/20 Chewy.Com 800-672-4399 FL S460111671519433 Card 6916		146.87	
4/21		Purchase authorized on 04/20 Sq * 877-417-4551 FL S580111705076845 Card 6916		30.00	
4/21		Purchase authorized on 04/20 Cash App*Matt 8774174551 CA S380112070295218 Card 6916		40.00	10,426.55
4/22		Purchase authorized on 04/21 Cash App*Nail Patr 8774174551 CA S580112682105636 Card 6916		50.00	
4/22		Venmo Payment 3383273023 Louisa Correa		50.00	10,326.55
4/23		Purchase authorized on 04/22 Stew Leonards-Para Paramus NJ S300113576236492 Card 6916		112.48	
4/23		Venmo Payment 3386829431 Louisa Correa		100.00	10,114.07
4/24		Purchase authorized on 04/22 The Home Depot #09 Paramus NJ S300113543165695 Card 6916		1,287.63	
4/24		Purchase authorized on 04/22 New Bridge Veterin Bergenfield NJ S580113573168544 Card 6916		117.13	
4/24		Purchase authorized on 04/23 Shoprite Paramus S Paramus NJ S380114651655545 Card 6916		36.27	
4/24		Purchase authorized on 04/24 The Home Depot #0904 Paramus NJ P00580115729601015 Card 6916		1,735.44	6,937.60
4/27		Purchase Return authorized on 04/24 The Home Depot 904 Paramus NJ S620117543878132 Card 6916	605.88		
4/27		Purchase authorized on 04/27 The Home Depot #0904 Paramus NJ P00380118710745429 Card 6916		57.96	
4/27		Purchase authorized on 04/27 Staples 0039 Paramus NJ P00460118719418179 Card 6916		53.57	
4/27	132	Check		550.00	
4/27	^ 134	Mediterraneantow Checkpaymt 00134 000000000000		1,315.38	5,566.57
4/29		Purchase authorized on 04/29 Shoprite Paramus S1 Paramus NJ P00460120566815773 Card 6916		95.30	5,471.27
4/30		Purchase Return authorized on 04/28 Bloomingdales .CO Mason OH S610121546748318 Card 6916	29.53		
4/30		Purchase authorized on 04/29 Cash App*Matt 8774174551 CA S380120854346050 Card 6916		30.00	
4/30		Purchase authorized on 04/30 Shoprite Paramus S1 Paramus NJ P00580121859202824 Card 6916		37.41	5,433.39
Ending balance on 4/30					5,433.39
Totals			\$6,549.70	\$10,223.21	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

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Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
129	4/20	495.14	131	4/16	316.23	133	4/17	200.00
130	4/17	307.38	132	4/27	550.00	134	4/27	1,315.38

Summary of Overdraft and Returned Item fee(s)

	Total this statement period	Total year-to-date †
Total Overdraft Fees	\$0.00	\$0.00
Total Returned Item Fees	\$0.00	\$35.00

† Year-to-date total reflects fees assessed or reversed since first full statement period of current calendar year.

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 04/01/2020 - 04/30/2020	Standard monthly service fee \$10.00	You paid \$0.00
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following account requirements		
• Minimum daily balance	\$1,500.00	\$5,433.39 <input checked="" type="checkbox"/>
• Total amount of qualifying direct deposits	\$500.00	\$0.00 <input type="checkbox"/>
• Total number of posted debit card purchases or posted debit card payments of bills in any combination	10	42 <input checked="" type="checkbox"/>
• The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card		

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount) ☐

RC/RC

